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Owning a home is a thrilling and satisfying experience. But there are many facets of home ownership that can be difficult to deal with and can sometimes become burdensome, both financially and physiologically. Homeownerâ€™s insurance is one aspect of home ownership that must be taken into consideration in order to be covered in case of damages, theft, or other occurrences that are out of the ownerâ€™s control. The thought behind purchasing homeownerâ€™s insurance is that the insurance company will pay for damages if they were not caused by the owner. However, there are instances in which the insurance company may refuse to pay a claim, listing any number of reasons.

In San Diego, water damage is just one of the damages that can occur to a home. Under most insurance policies, any damage that occurs to the home will be covered if it is an unpredictable, non-disastrous act of God. These instances can include rain, hail, wind, and more. But what is often overlooked in a policy or rarely explained unless the information is requested, is that these instances are specific and there are other factors that play a role in whether or not the insurance company will pay out a claim.

There have been various cases reported when the roof of a home has been damaged due to heavy rain. The roof could have collapsed, cracked, allowing leakage in the home, damaged or caused other damages within the home. In cases when rain is the culprit, insurance companies will likely pay out the entire claim. In San Diego, water damage is not prevalent, but it does happen. But the insurance companies are thorough and when they send their adjusters to look at the damage in a home, their conclusions may differ than what the homeowner has claimed.

The adjuster may find that the damage to the roof may have been partly due to non-disastrous acts of God, but that other factors may have played a part in the damages. If they find that some type of damage already existed prior to the event, such as rotting, damaged shingles or other the roof is old, then they will only pay part of the claim. This is because the insurance company regards this as preventable damage that may, ultimately have caused the damage that now exists. So, if the roof was damaged by rain but the extent of the damages occurred because damage already existed, insurance companies may refuse to pay.

Cases where the adjuster and insurance company dispute a claim that would otherwise be legitimate, the homeowner has options. Seeking the assistance of an attorney to investigate the claim may be a necessary step to get compensation.

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